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DOI Announces Ten Issuers Apply to Offer 504 Qualified Health Plans for Year Two of Illinois Health Insurance Marketplace

Number of Plans Submitted Demonstrates Strong Interest from Health Issuers in Serving Illinois Consumers under the Affordable Care Act

CHICAGO — The Illinois Department of Insurance (DOI) today announced that it has received applications from ten health issuers seeking to provide 504 Qualified Health Plans (QHPs) to people seeking health insurance coverage through *Get Covered Illinois* (GCI) and the Illinois Health Insurance Marketplace. The Marketplace, which was launched this year, was created under the Affordable Care Act (ACA) to deliver affordable health coverage along with federal assistance to eligible consumers.

“We have seen an increase in the number of health issuers and the number of plans that they intend to offer for year two of the Illinois Health Insurance Marketplace,” DOI Director Andrew Boron said. “The Department is now beginning a careful review process to ensure that the plans comply with the requirements of the ACA and Illinois insurance law, and can be recommended to the U.S. Department of Health and Human Services (HHS) as QHPs for Illinois consumers.”

The 504 submissions include 306 individual plans and 198 plans for the small group insurance market. In the first year, issuers offered 165 plans, including 120 individual plans and 45 small group plans. The plans will be reviewed by DOI to determine whether they provide the required Essential Health Benefits, were developed consistent with acceptable actuarial standards, meet network sufficiency standards and do not discriminate by discouraging purchase by people with health problems. DOI will aggressively scrutinize network adequacy and issuers will be required to provide better disclosure on their websites of the providers in participating networks in the QHPs.

Once the review is completed, DOI will recommend whether or not the plan should be certified as a QHP to HHS on or before August 8, 2014. HHS will announce its decision regarding certification prior to open enrollment.

“The significant increase in the number of carriers and the number of plans they are offering represents good news for Illinois health care consumers,” Jennifer Koehler, GCI Executive Director said. “The strong interest in the Marketplace demonstrates that the ACA is working as intended to encourage competition in the health insurance market. It means consumers will have even more good options to choose from next year.”

Under the ACA, all QHPs are required to include 10 Essential Health Benefits in all plans sold inside and outside the Health Insurance Marketplace. The ten categories of benefits are: (1) ambulatory patient services, (2) emergency services (3) hospitalization, (4) maternity and newborn care, (5) mental health and substance

use disorder services, including behavioral health treatment, (6) prescription drugs, (7) rehabilitative and habilitative services and devices, (8) laboratory services, (9) preventive and wellness services and chronic disease management, and (10) pediatric services, including oral and vision care.

The open enrollment period for year two of the Illinois Health Insurance Marketplace will last for three months beginning November 15, 2014 and running through February 15, 2015.

GCI recently completed a highly successful initial enrollment period in which, according to HHS figures, 217,000 people enrolled in a plan through the Illinois Health Insurance Marketplace. Coupled with enrollment of approximately 349,000 people to date in Medicaid under the ACA, more than 566,000 Illinois residents have enrolled in health care as a result of the state's enrollment efforts.

Under the rules of the ACA, Marketplace enrollment is currently open only for individuals who have gone through a qualifying life event - such as a marriage, job change, birth of a baby, or other change. Those who qualify are eligible for a Special Enrollment Period, or SEP. The SEP lasts for 60 days in the Marketplace after the marriage or other life event. The SHOP Marketplace and Medicaid are open for enrollment year round.

Following the end of the initial open enrollment period, GCI has continued to offer assistance to health care consumers through its network of 250 grantee organizations and 1,200 trained Navigators. To learn more about your coverage options or to find free in-person help in your area, visit GetCoveredIllinois.gov or call **866-311-1119** Monday – Saturday from 8 AM to 8 PM.